

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)



Order Filed on February 16,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

In Re:  
Tiphany M. Delgado

Case No.: 16-32992-JNP

Adv. No.:

Hearing Date: February 7, 2017

Judge: Poslusny

**CONSENT ORDER RESOLVING MOTION FOR TO REIMPOSE STAY AND  
PROVIDING FOR ADEQUATE PROTECTION**

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

**DATED: February 16, 2017**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

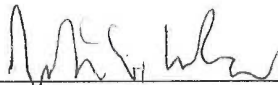
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

In order to resolve the Debtor's motion to reimpose the stay as to Steward Financial Services ("Steward"), the Debtor's Chapter 13 plan is amended as follows:

1. Steward holds a secured claim in the sum of \$12,863.27. The claim shall be paid in full by the Chapter 13 trustee, together with interest at a rate of 5.75%.
2. The Chapter 13 trustee shall make monthly adequate protection payments to Steward in the sum of \$180.00 beginning as of January 2017 until such time as all administrative and priority claims have been paid in full. All such payments shall be applied to Steward's secured claim. Once all administrative and priority claims have been paid in full, the trustee will increase the monthly payments to Steward.
3. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees.
4. In the event the case confirms and there are insufficient funds on hand to completely pay all administrative expenses, then the creditor will receive adequate protection payments after confirmation so that the plan complies with 11 U.S.C. 1325, 1326, and 361.
5. If the Debtor fails to make her monthly payment to the Chapter 13 trustee within 30 days of its due date, Steward may obtain an order vacating the automatic stay as to the Vehicle by filing with the court a certification of default specifying the Debtor's failure to comply with this order. At the time the certification is filed with the court, copies of the certification shall be mailed to the Debtor, the Debtor's attorney, and the Chapter 13 trustee.
6. Steward is awarded attorney fees of \$350.00 and costs of \$181.00 which shall be payable by the Chapter 13 Trustee as an administrative claim.

The undersigned consent to the entry of the foregoing order:

Stark & Stark, P.C.  
Attorneys for Steward Financial Services

By:   
John L. Laskey

Jenkins & Clayman  
Attorneys for the Debtor

By:   
Eric Clayman

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Tiphany M. Delgado  
Debtor

Case No. 16-32992-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2017.

db +Tiphany M. Delgado, 3137 S. Congress Rd, Camden, NJ 08104-3115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Tiphany M. Delgado jenkins.clayman@verizon.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Tiphany M. Delgado jenkins.clayman@verizon.net,  
jenkins.clayman@verizon.net  
John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7